

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NORTH CAROLINA
CHARLOTTE DIVISION

IN RE:
Jeffrey L. Hildreth

CASE NO: 11-30040

SSN# : XXX-XX-4579

NOTICE TO CLAIMANT

<u>Trustee Claim #</u>	<u>Clerk Claim #</u>	<u>Creditor Name and Address</u>	<u>Account Number</u>	<u>Filed Claim Amount</u>	<u>Claim Type</u>
6		HSBC MORTGAGE CORP (USA) 2929 WALDEN AVENUE DEPEW, NY 14043		\$0.00	M-Mortgage/Lease

Please be advised that pursuant to the provisions of the Bankruptcy Court's "Administrative Order Establishing Procedure for the Disbursement of Postpetition Conduit Mortgage Payments to be Effective July 1, 2009", as entered on June 26, 2009 and as amended on January 22, 2010, all real property creditors are required to formally file with the Court and serve on the debtor and attorney for the debtor a fully-executed Local Form #15 - "Notice of Payment and/or Escrow Change; Notice of Cost Advance" at least thirty (30) days **prior to** the effective date of any resulting change in the monthly conduit mortgage payment amount.

As a result of the filing of the Chapter 13 case by the debtor and subsequent confirmation of the proposed plan of reorganization, your letter/notice dated January 25, 2011 advising of the change in the monthly mortgage payment will **not** be sufficient to cause a legally-binding change in that monthly payment amount.

Please complete and file the required Local Bankruptcy Form #15 with the Court. A copy of the Form is included with this Notice for your reference.

CLAIM NOT YET FILED.

DATED: March 02, 2011

Warren L. Tadlock
Chapter 13 Trustee

By: R. Harris

Enclosure

CORRESPONDENCE ADDRESS:

Warren L. Tadlock
Standing Chapter 13 Trustee
4600 Park Rd Ste 101
Charlotte, NC 28209-0201
(704)372-9650

CERTIFICATE OF SERVICE

The parties whose names and addresses are listed below were served by United States first class mail, postage prepaid on March 02, 2011.

R.Harris

Office of the Chapter 13 Trustee

ALDRIDGE CONNORS LLP, BANKRUPTCY DEPARTMENT, 780 JOHNSON FERRY ROAD #600, ATLANTA, GA 30342
BROCK & SCOTT PLLC, 5121 PARKWAY PLAZA DR STE 300, CHARLOTTE, NC 28217
HSBC MORTGAGE CORP (USA), 2929 WALDEN AVENUE, DEPEW, NY 14043

Local Form 15

July 2009

NOTICE OF PAYMENT AND/OR ESCROW CHANGE; NOTICE OF COST ADVANCE
(to be filed with the Court)

Debtor name: _____ Case No: _____

Creditor name: _____ Last 4 digits of loan # _____

I. Escrow Payment Change _____ Date of Escrow Payment Change: _____

New payment amt: \$ _____ Principal & interest: \$ _____ Escrow: \$ _____

Prior payment amt: \$ _____ Principal & interest: \$ _____ Escrow \$ _____

Escrow change: Taxes \$ _____ (increase or decrease) Insurance \$ _____ (increase or decrease)

Other: \$ _____ (increase or decrease)

(Attach annual escrow analysis and basis for change with post-Chapter 13 added fees and costs for the last 12 months shown.)

II. Payment Change (adjustable interest rate): _____ Date of Mortgage Payment Change: _____

New payment amt: \$ _____ (principal & interest) Payment with escrow: \$ _____

New interest rate: _____ % (former interest rate: \$ _____ %)

Interest index/rate: _____ / _____ %

Margin +/- index: _____ %

III. Advances/Other Contractual Expenses:

Advance Type: _____ Amount: \$ _____ / \$ _____

Paid to: _____ (Name)

_____ (Address)

Creditor Contact: _____ Mailing Address
_____ Contact person
_____ Tel #/Fax #
_____ E-mail address

CERTIFICATE OF SERVICE

Service was provided by: First class mail _____ and fax _____ or e-mail _____

on the _____ day of _____, _____.

Printed/typed name

Signature



January 25, 2011

clm 6

WARREN L TADLOCK
4600 PARK ROAD, SUITE 101
CHARLOTTE, NC 28209

Dear Trustee:

Subject: Loan Number: [REDACTED] 8251
Borrower(s) Name(s): Jeffrey Hildreth

Case Number: 11-30040

An escrow analysis was recently completed on the above mentioned account. Effective March, 2011, the new payment amount is \$ 2,430.90.

Please be advised that this information has also been forwarded to the debtor and debtor's counsel.

Please contact me if you should have any questions.

Sincerely,

Tanya Ries
Bankruptcy Officer
(866) 824-0824
BK021

JAN 31 2011

Very truly yours,

Please contact me if you should have any questions.